

That which is claimed:

1. A method for prepaying roaming minutes, comprising the steps of:
  - crediting a user's account with prepaid roaming minutes;
  - subtracting roaming minutes from the user's account when calls are made  
5 outside the home calling area defined by the user's calling plan.
2. The method of claim 1, further comprising the step of:
  - crediting prepaid roaming minutes at a discounted rate.
3. The method of claim 1, further comprising the step of:
  - crediting prepaid roaming minutes at a discounted rate proportional to the  
10 time purchased.
4. The method of claim 1, further comprising the step of:
  - crediting a user's account with prepaid roaming minutes periodically.
5. The method of claim 1, further comprising the step of:
  - receiving a purchase order for roaming minutes from a user.
- 15 6. The method of claim 1, further comprising the step of:
  - receiving a code before dialing a roaming call to access the user's account.
7. The method of claim 1, further comprising the step of:
  - deleting the roaming minutes after a predefined time.
8. The method of claim 7, wherein the predefined time is about six months.
- 20 9. The method of claim 1, wherein said subtracting step further comprises the step of:
  - subtracting roaming minutes from the user's account when calls are made  
25 outside the home calling area defined by the user's calling plan if the roaming minutes were credited to the user's account at least a pre-defined time before the time that the call was made.
10. The method of claim 9, wherein the pre-defined time is about one month.
11. The method of claim 1, wherein said crediting step further comprises the step of:

T00E80-ISSUE1660

- crediting a user's account with a block of prepaid roaming minutes.
12. The method of claim 11, wherein the block of prepaid roaming minutes is in increments of at least about 10 minutes.
13. The method of claim 1, further comprising the step of:  
5        notifying the user when a call is roaming.
14. The method of claim 1, further comprising the step of:  
      notifying the user of roaming minutes in the roaming minutes account.
- 10 15. A system for prepaying roaming minutes, comprising:  
          a computer; and  
          a software program loaded onto said computer configured to credit a user's account with prepaid roaming minutes and subtract roaming minutes from the user's account when calls are made outside the home calling area defined by the  
15 user's calling plan.
16. The system of claim 15, wherein said software program is further configured to credit a user's account with prepaid roaming minutes at a discounted rate.
17. The system of claim 15, further comprising:  
20       a computer network in communication with said computer and configured for allowing the user to access the account .
18. The system of claim 15, wherein said software is further configured to protect the user account with a password.
19. The system of claim 17, wherein said computer network is configured to  
25 allow a user to access the user's account using voice mail.
20. A system for prepaying roaming minutes, comprising:  
          a telephone; and  
          a software program loaded onto said telephone configured to credit a user's account with prepaid roaming minutes and subtract roaming minutes  
30       from the user's account when calls are made outside the home calling area defined by the user's calling plan.

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21. The system of claim 20, wherein said software program is further configured to credit a user's account with prepaid roaming minutes at a discounted rate.

22. The system of claim 20, further comprising:

5 a computer network in communication with said telephone and configured for allowing the user to access the account.

23. The system of claim 20, wherein said software is further configured to protect the account with a password.

24. The system of claim 22, wherein said computer network is configured to 10 allow a user to access the user's account using voice mail.

25. The system of claim 20, wherein said telephone is a wireless telephone.

26. The system of claim 20, wherein said telephone is a digital telephone.

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